

In re:  
Jason Robert Siensa  
Debtor

Case No. 11-15278-elf  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

Date Rcvd: Oct 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2016.

db +Jason Robert Siensa, 708 Johnston Street, Philadelphia, PA 19148-5057  
12618859 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
12512708 +HSBC Bank USA, National Association, as Trustee f, c/o Kimberly A. Bonner, Esq.,  
Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101,  
Mountainside, NJ 07092-2315  
12481046 +MICHAEL A. LATZES, ESQUIRE, 1528 Walnut St., Suite 700, Philadelphia, PA 19102-3607  
12502866 +PHH Mortgage Corporation, c/o PHELAN HALLINAN & SCHMIEG, LLP,  
1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103-1823

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 22 2016 02:18:30 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 22 2016 02:17:31  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 22 2016 02:18:21 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12483936 EDI: BANKAMER2.COM Oct 22 2016 01:53:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
12487469 +EDI: DISCOVER.COM Oct 22 2016 01:53:00 Discover Bank, DB Servicing Corporation,  
POB 3025, New Albany Ohio 43054-3025  
12487578 +Fax: 866-311-5818 Oct 22 2016 02:24:45 E-Loan, Inc.,  
c/o Systems & Services Technologies, Inc, 4315 Pickett Road, Bankruptcy Department,  
St. Joseph, Missouri 64503-1600  
12624340 E-mail/Text: bkdepartment@rtresolutions.com Oct 22 2016 02:18:14  
Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, PO Box 36655,  
Dallas Texas 75247  
12574924 +EDI: NAVIENTFKASMSERV.COM Oct 22 2016 01:53:00 Sallie Mae Pc Trust, c/o Sallie Mae Inc.,  
220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
12606262 EDI: TDBANKNORTH.COM Oct 22 2016 01:53:00 TD Banknorth, N.A., Two Portland Square,  
P.O. Box 9540, Attn: Bankruptcy Dept., Portland, ME 04112-9540  
12487304 +EDI: WFFC.COM Oct 22 2016 01:53:00 Wells Fargo Card Services, c/o Recovery Department,  
P.O. Box 9210, Des Moines, IA 50306-9210

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 23, 2016

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2016 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Federal National Mortgage Association paeb@fedphe.com  
ANDREW SPIVACK on behalf of Creditor PHH Mortgage Corporation paeb@fedphe.com  
ANN E. SWARTZ on behalf of Creditor E-Loan, c/o Systems & Services Technologies, Inc.  
ecfmail@mwc-law.com, ecfmail@mwc-law.com  
BETH L. SLABY on behalf of Creditor JPMorgan Chase Bank, N.A. bslaby@clarkhill.com,  
aporter@clarkhill.com;wprice@clarkhill.com  
BRIAN M. KILE on behalf of Creditor JPMorgan Chase Bank, N.A. bkile@grenenbirsic.com,  
mceupec@grenenbirsic.com  
D. TROY SELLARS on behalf of Creditor PHH Mortgage Corporation D.Troy.Sellars@usdoj.gov  
JOSHUA ISAAC GOLDMAN on behalf of Creditor E-Loan, c/o Systems & Services Technologies, Inc.  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

KIMBERLY A. BONNER on behalf of Creditor HSBC Bank USA, National Association, as Trustee for  
Nomura Asset Acceptance Corporation Mortgage Pass Through Certificates Series 2006-AP1  
amps@manleydeas.com  
KIMBERLY A. BONNER on behalf of Creditor Wells Fargo Bank, N.A. amps@manleydeas.com  
KIMBERLY A. BONNER on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION  
amps@manleydeas.com  
MICHAEL A. LATZES on behalf of Debtor Jason Robert Siensa efiling@mlatzes-law.com  
MICHAEL A. LATZES on behalf of Plaintiff Jason Robert Siensa efiling@mlatzes-law.com  
PETER J. MULCAHY on behalf of Creditor PHH Mortgage Corporation paeb@fedphe.com  
PETER J. MULCAHY on behalf of Creditor Federal National Mortgage Association paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 16

<b>Information to identify the case:</b>					
Debtor 1	<u>Jason Robert Siensa</u>			Social Security number or ITIN	<b>xxx-xx-6862</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>11-15278-elf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason Robert Siensa

10/20/16

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**